


## IMMUNIZATIONS

  
**THEATRE ROYAL,  
CITY HALL,  
HONGKONG.**

**THE MEMBERS OF THE AMATEUR  
DRAMATIC CLUB OF HONGKONG**  
will have the honor of giving their **FIRST PER-  
FORMANCE** this Season, at the above Theatre,  
on  
**FRIDAY EVENING,**  
the 26th instant,  
**WHEN WILL BE PRESENTED THE SCREAMING  
FARCE  
"THE TWO BONNYCASTLES,"**  
CHARACTERS.  
By Mr. Benjamin Bonnycastle, M.R. GRIFFIN,  
and Mr. J. H. GRIFFIN.

DO NOT WRITE IN THESE SPACES

Mrs. Bonnycastle .....	BLUSHINGTON.
Ida .....	MISS EDITH VERNON.
Patty .....	MISS SIWEL.

To be followed by the Favorite Barlesque  
 "MASANIELLO."

CHARACTERS.

*Artists.*

Alphonso .....	MR. BOKDY.
Lorenzo .....	MR. HEWORTH GOR.
Elvira .....	DOCK.
	MISS ROSA FLIZ.
	BLUSHINGTON.

*Peicians.*

Masanietto .....	MR. TRAE.
------------------	-----------

.....MR. T  
.....MR. C

Salva.....	MR. P. C. FOOTIE.
Biliblarlo.....	M. E. SAM COWELL.
Doggia.....	MR. A. BAGGAGE.
	SIGNORINA MABA-
	QUITA SPJODGERI-
	NI, primera balle-
	rina of the Theatre
	Royal San Carlo,
	Naples.
	MISS EDITH VERNON.

Maxi	Miss
Mini	Miss

Doors open at 8 o'clock; Performance to  
commence at 8.30.

**PRICES OF ADMISSION.**

Boxes	\$15.
Stalls	\$2.

A Plan of the Theatre may be seen at Messrs.  
Lane, Crawford & Co.'s on and after Saturday.

permission of Colonel

The Officers of H. M. 10th Regiment, the Band of the Regiment will be in attendance.  
Hongkong, January 20th, 1872. 148

**FOR SWATOW, AMOY, AND FOOCHEW.**  
**THE Steamship**  
"YESSO."  
Captain Ashton, will be despatched for the above Ports on FRIDAY, the 26th instant, at 8 A.M.

For Freight or Passage, apply to  
**DOUGLAS LAPEAUX & Co.**  
at 166 Hongkong, 24th January, 1872.

U. S. N. Co.'s rate

**"BOMBAY."**  
will leave for the above place about 24 hours  
after the arrival of the next English Mail.  
**A. MEYER, Superintendent.**  
**P. & O. S. N. Co.'s Office,**  
**Hongkong, 24th January, 1872.** [t 164

**STEAM TO YOKOHAMA.**  
**THE P. & O. S. N. Co.'s steamship**  
**"AYOGA,"**  
will leave for the above place shortly after the  
arrival of the next English Mail.

ag, 24th January, 1872.

**WANTED ON BOTTOMRY.**—\$5,000, or thereabout, on the Hull, Spars, Sails, and Rigging of the German Brigantine *Formosa*, J. Paulsen, Master, to enable her to proceed on her voyage to Tientsin and back to Hongkong. Tenders for the above advance will be received at the office of the Undersigned until **FRIDAY**, the 28th instant, at 11 A.M. The right is reserved to reject each and all proposals.

**Hongkong 24th January**

**A** COW, in full Milk, wanted to purchase  
Apply to the Manager of HONGKONG  
HOTEL.  
7d 127. Hongkong, 16th January, 1872.

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**Notices to Consignees.**

BRITISH SHIP **NORTHLEET**, FROM  
LONDON.

**C**ONSIGNEES of Cargo by the above vessel  
requested to send in their Bills o

to take immediate delivery

Cargo impeding the discharge of the vessel will be landed and stored at Consignees' risk and expense.

GILMAN & Co.,  
Agents

tf 187 Hongkong, 23rd January, 1872.

NOTICE.

CONSIGNEES of the following Cargo, are requested to send in their Bills of Lading for Counter-survey, and take delivery on board the S. S. *Godavery* from Monday morning to Wednesday.

remaining on board after  
 ended and stored and insured

fire at the Consignees' expense.

A. CONTI,  
Principal Agent

of 156 Hongkong, 22nd January, 1872.

---

LEH (in a diamond);	} 25 Boxes Merobandize
3613/31.....	
S 150	} 50 "
HRD (in a diamond)	
cc 55/58	} 4 Cases Drugs.
G (in a diamond)	
G G 252/53	} 10 "
284/90.....	

part). 4671/713.43 Boxes M.

**NOTICE.**  
THE Ship *Ornata*, from London, having on her voyage incurred general average expenses, an Average Bond will be prepared and sent round for Consignees' signature, who are in the meantime requested to send their Bill of Lading for countersignature to  
**MELOHERS & Co.,**  
Agents.

OF THE SOUTH, FROM  
IGNEEES of Cargo per the a

Ship are requested to send in their Bills of Lading to the undersigned for countersignature, and take delivery of their goods from ship's side.

Cargo obstructing the discharge will be landed and stored at Consignees' risk and expense.

Consignees of Gunpowder will please call immediately forward, to enable the vessel to come into berth to discharge, otherwise the powder will be stored at their risk and expense.

JOHN BIRD & Co.,  
Agents.

at 107 Hongkong, 16th January, 1879.







(Globe),  
to be con

1990

above when, as I have orders at the store of Messrs. BROADBENT & ARTHUR (opposite the landing stage of the Canton and Macao Steamer), when they will receive C. G.'s immediate attention.

At 44 Hongkong, 5th January, 1872.

DENT & CO'S ESTATE.

A FOURTH DIVIDEND of Two per cent. of all Claims against the above Estate admitted by the Trustees, will be paid at their Office, No. 7, Pedder's Hill, on the First Day of August next.

At 1100 Hongkong, 27th June, 1871.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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It comprises upwards of two thousand large quarto pages.

TRAUBNER & Co.,  
60, PATERNOSTER ROW,  
W. H. BELL,  
"DAILY PRESS" OFFICE, HONGKONG.

FOR SALE.

A BROUGHAM, by Becker, with a movable driving seat, and  
HARNESSES, Silver Mounted, nearly new.  
LANE, CRAWFORD & Co.  
41 1983 Hongkong, 16th November, 1871.

EXCELLENCY SUGGESTS INQUIRY.

A. Crime during past six years.  
B. Increase or decrease, cause of: How far due to individual exertion.  
C. Reports and suggestions of Messrs. DEANE and RICE, especially of the latter.  
D. Divided Authority.  
E. Fusing of all classes of the Police.  
F. Present organisation: Suggestions for reform.  
G. Sikhs, East Indians, and Negroes.  
H. District Watchmen.  
I. Police Fire Brigade.

[Im 78]

vide purchase, and notice of the same is hereby given to all parties whom it may concern.  
Dated 16th day of January, 1872.  
[Im 123] YOW WO TONG.

COMPAGNIE DES MESSAGERIES MARITIMES.

M. R. A. CONIL will assume the charge of the Principal Agency of the Messageries Maritimes at Hongkong, from and after the 28th day of December, 1871.

By order of the Board of Directors,  
O. BERTRAND.  
[Im 78] 41 2340 Hongkong, 29th December, 1871.

LENTAL HOTEL

Return Passage Tickets issued at a re-  
lief of 20%, on regular rates.

Value and weight of Parcel Packages re-  
quired; all Packages should be marked to ad-  
dress in full.

No Freight received after noon of the 11th  
prox. No Parcel Packages received after 5 p.m.  
same day.

For further information as to Passage or  
Freight, apply at the Agency of the Company,  
Frisco West.

T. A. HARRIS,  
Agent.

Hongkong, January 12th, 1872.

ment will also

For a packet not exceeding 1 ounce ..... 2 cents  
in weight .....  
For a packet above 1 ounce not ex- ..... 4  
ceeding 2 ounces .....  
For a packet above 2 ounces not ex- ..... 5  
ceeding 4 ounces .....  
and eight cents for every additional four ounces .....  
These rates apply to Printed Circulars, Book  
Lists, Market Reports, and all printed matter  
other than Newspapers, as well as to Book  
and Trade Patterns or Samples.

F. W. MITCHELL,  
Postmaster General

General Post Office,  
Hongkong, 12th April, 1870.



After all, it is but natural that the masses of European women should be good. Their tendency, without distinction of nationality, is towards duty, faith, and gentleness. The French are only like the others, excepting that the manifestation of their feelings, good or bad, assumes a more demonstrative form. Girls follow the same rule; and, notwithstanding their general reputation for individual peculiarities, they present, as a whole, the same natural dispositions towards virtue and simplicity. But where French home life puts on a character of its own, which distinguishes it from that of most other countries, and especially from England, is in the astonishing power which certain children exercise over their parents—a power almost as absolute as that of the mother over the child. It is owing to this that the child is often ought to possess over their children. In certain exaggerated cases—where, indeed, are by no means rare—the child is her mother's mistress; she becomes a tyrant, and enforces her will with a pitiless vigour before which the mother quails. The reason is that the art of spoiling reaches a development in France which is unknown elsewhere, and that this artificial education, which is based on despotism, descends to folly and imbecility. When this occurs, there is an end of all control and guidance on the mother's side, and of all obedience in the child. If good qualities persist in a young heart under such conditions, they must indeed be firmly rooted. In what other country than France would a mother permit her child to get upon the table, to blow the lamp and candles out in the middle of dinner? And where else would such a history as the following be possible? At a dinner-party of twenty people, two guests, man and wife, did not appear at the appointed hour; after wondering and waiting, the mistress of the house commenced her baptemes, looking somewhat fustian, but with an air of being the motive of their absence as if it were quite natural. Their child, a girl of three, had been put to bed just as they were starting for the dinner; but when they went to finish it good-night, the child said, "Mamma, I won't let you go out." The mother argued, but in vain. The child would not be parted from her. She misunderstood his eloquence, with no better success. The small creature, seeing her advantage, increased her demands; not only did she insist that neither father nor mother should leave the house, but called upon them to immediately undress and go to bed. They faintly resisted; the baby grew imperious, and threatened to cry forthwith. That bent the mother's will, with all her philosophies and theories. She was obliged to acquiesce, and to her astounded listeners "Come, when the sweet child told us she was going, to cry we were forced to yield; it would have been monstrous to cause her pain simply for our pleasure; so I begged Henri to cease his efforts to persuade her and we both took off our clothes and went to bed. As soon as she was asleep we got up again, redressed, and went to bed, with all our apologies for being so late. These two examples, though literally true, and there may be others of equal force. They show that excess of parental adoration may produce idiocy; but it is scarcely necessary to say that they are grotesque exceptions. They are worth mentioning as illustrating a serious French form of madness; but they are valueless as proofs of the general character of the race. In all the other ways French girls are not different from any other girls. They are, on the whole, singularly docile; most of them obey for the best of all possible reasons—because they love. They live in such unceasing intimacy with their father and mother, that the tie between them indisputably grows stronger than in other lands where there is less constant community of heart and thought. Their affection, it is sufficient to point out the numerous examples which are to be found in France of three generations lodging together—the old people, their children, and their grandchildren, all united and harmonious. The fact is—and it is a fact, however prodigious it may appear to people who have always believed the contrary—that the family bond is extraordinarily strong in France. It is well known that "distasteful" are the rule there, and the unity goes far beyond our usual interpretation of the word. It means not only affection and mutual devotion, but it affects the instincts of the nation to such a point that colonising, and even, to a certain degree, foreign travel, are rendered impossible by it. Neither sons nor daughters will consent to leave their parents' house, and are regarded as a calamity; and the population, as a whole, shrinks from expatriation, not because it is difficult to create new positions for itself (on the contrary, its adaptability is notorious), but because it cannot face a rupture of habits and attachments which date from childhood. With such feelings indicated in them from their babyhood, it is but natural that most of the French girls, French girls, actually as a rule, acquire mastery over their parents only in cases where their mothers are weak enough to let them do it. In almost every instance they occupy a position in the home life of France which is far beyond that accorded to children in other lands; but, setting aside the exceptional examples, they do not abuse the power which their position affords. They are not tyrants, or even semi-emotional, and they do not yearn or seek to usurp command. The advantages of the system of bringing up girls in constant contact with their mothers are numerous and real. They may perhaps acquire somewhat less pure book-knowledge than if they were sent to school, but they acquire what is generally more useful to them in after-life.—The French girl, French girl, is brought up to acquire language, manners, tact and even experience of human nature. The French girl learns how to be a woman from her very cradle, and this must certainly be admitted to offer a large compensation for want of discipline and of habit of application. Children who are brought up in schools and convents may acquire more passive obedience, more knowledge of the duties of a household, but when they enter life they are less well prepared for it than other girls who have already studied in details for twenty years at home. All this, however, is general, not absolute. After all, no principles apply to every case, especially when all the varieties of human nature have to be taken into account. There are some French girls, and some boys, whose character is so vitiated by the injudicious practices so universal amongst the French, that the child who has never left her mother's side, is, theoretically, the fitter of the two to immediately discharge her duties and fill her place in life. She has kept the house, ordered dinner, and probably cooked sometimes herself; she is accustomed to talk and curtsy to her mother's visitors, and to receive her mother as a real woman of the world; she has her proclivities towards art, if she has any, and has been nursed and strengthened by the example and advice; she has had full opportunity to acquire taste and charm, and to learn how to employ both;—and with all these earthly merits, she has probably lost nothing of the more solid virtues of her race. She has passed through that grave moment of her existence, the first Communion, and she might be said

[illegible]

which clear that the system which they represented was not one from which much was to be expected in the future. They acknowledged no public trust, and no public responsibility. To the issue of more complete participation in the work of the Government they were open to reform. There were no vested interests in their case, and therefore every ailment they possessed ought to be devoted to those public objects which lay in their power so greatly to promote. If the members of the Tans of Council could not succeed in carrying out those objects themselves there was no reason why by public authority the work should not be done for them.

**Political Virtue.**  
(*From Mail Column*)

An article on "political virtue" in a Hungarian journal especially insists on the fulfillment of all schemes for the suppression of abuses which lay in their power so greatly to promote public opinion itself. The evils to which the writer especially alludes are the abridgment of all considerations of individual character or talents to those of party interests; witless compromise made by the majority in an electoral district divides the spoils of office. One member goes into Parliament because he wishes to take his family to Pesth; another that he may oblige the leaders of the Opposition. "The worst vice" that he can obtain for himself is a relative some favour which the Government is not so ready to refuse to a trustworthy man. As this is considered quite natural in the continent, it is thus the fault that they are in no proportion of the members attend the debates. "In everybody that sits in the house need not a statesman, it is enough if the leaders understand their business, and the rest contribute to the example of England, and the discipline on both sides is the most marked feature in the Hungarian Diet, and the writer points to the examples of Castelar and Rouher as proofs that such stringencies are not only feasible but necessary for renovation. "In the case of England," he continues, "this reaction has established such an ideal of public virtue as no statesman dares tamper with. People in Hungary are fond of referring to the example of England; and the disturbances that take place in English elections are referred to as an excuse for like disturbances here. But in fact, since the Reform Bill of 1832, the English have been more and more careful in their election with the vague and unspecifically party programmes that are customary in Hungary. On the contrary, he has to deliver a detailed statement of his opinions and intentions, and if he is deficient in character no bribery or intimidation will carry his election. It is pleasant to find at least one foreign critic taking so favourable a view of our parliamentary institutions, although it is a pity that his distance leads to a misapprehension to the view."

**Insurance.**

**MERCHANTS MUTUAL MARINE INSURANCE COMPANY OF SAN FRANCISCO.**

**ENGAGED EXCLUSIVELY IN MARINE INSURANCE.**  
Paid up Capital—\$500,000.

**THE Undersigned having been only appointed Agents of the above Company, are prepared to accept Marine Risks on the usual terms**

**OLYMPATH & Co.,**  
1292, Hongkong, 22nd July, 1890.

**NOTICE.**

**BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.**

**THE Undersigned having been appointed Agents of the above Insurance Company, are prepared to issue Policies against Marine risks on their venture to recommission, subject to a discount of 15%.**

**BUTTERFIELD & SWIRE,**  
1753 Hongkong, 1st October, 1870.

**NOTICE.**

**THE QUEEN INSURANCE COMPANY.**

**THE following rates will be charged in future for SHORT PERIOD Insurance, viz:**

Not exceeding 10 days, 1/2 of the annual rate	
Not exceeding 1 month, 1/2 do. do.	
Not exceeding 3 months, 1/2 do. do.	
Not exceeding 6 months, 1/2 do. do.	

**AGENTS, ROBERT L. WALKER & Co.,**  
1242 Hongkong, 22nd January, 1870.

**NOTICE.**

**ROYAL INSURANCE COMPANY.**

**THE annual rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice, viz:**

Detached and semi-detached Dwelling houses (removed from the street) and their contents.	1 per cent
Other Dwelling Houses (similarly situated) and their contents.	1 per cent
Offices and Godowns and their contents.	1 per cent

Other Risks by Special arrangement.

The following rates will be charged for SHORT PERIOD Policies:—

Not exceeding 10 days 1/2 per cent.	
Not exceeding 1 month 1/2 per cent.	
Not exceeding 3 months 1/2 per cent.	
Not exceeding 6 months 1/2 per cent.	

**ROBERT L. WALKER & Co.,**  
Agents, Royal Insurance Company  
1763 Hongkong, 15th September, 1869.

**IMPERIAL FIRE INSURANCE COMPANY.**  
**REDUCTION IN THE RATES OF PREMIUM.**

Rates will be charged for Fire Insurance, viz:

Detached and semi-detached Dwelling Houses removed from town; and their contents.	1 per cent
Other dwelling House, used exclusively as such, and their contents.	1 per cent
Godowns, Offices, Shops, &c., and their contents.	1 per cent

**AGENTS IMPERIAL FIRE INSURANCE COMPANY**  
1864 Hongkong, 7th March, 1865.

**NOTICE.**

**FROM and after this date the following rates will be charged for SHORT PERIOD Insurance, viz:**

Not exceeding Ten days 1/2 of the annual rate	
Not exceeding 1 month, 1/2 do. do.	
Above 1 month, and not exceeding three months, 1/2 do. do.	
Not exceeding six months, 1/2 do. do.	
Above six months the full annual rate.	

**JARDINE, MATHESON & Co.,**  
Agents, Imperial Fire Insurance Company,  
672, 674, 676, 678, 680, 682, 684, 686, 688, 690, 692, 694, 696, 698, 700, 702, 704, 706, 708, 710, 712, 714, 716, 718, 720, 722, 724, 726, 728, 730, 732, 734, 736, 738, 740, 742, 744, 746, 748, 750, 752, 754, 756, 758, 760, 762, 764, 766, 768, 770, 772, 774, 776, 778, 780, 782, 784, 786, 788, 790, 792, 794, 796, 798, 800, 802, 804, 806, 808, 810, 812, 814, 816, 818, 820, 822, 824, 826, 828, 830, 832, 834, 836, 838, 840, 842, 844, 846, 848, 850, 852, 854, 856, 858, 860, 862, 864, 866, 868, 870, 872, 874, 876, 878, 880, 882, 884, 886, 888, 890, 892, 894, 896, 898, 900, 902, 904, 906, 908, 910, 912, 914, 916, 918, 920, 922, 924, 926, 928, 930, 932, 934, 936, 938, 940, 942, 944, 946, 948, 950, 952, 954, 956, 958, 960, 962, 964, 966, 968, 970, 972, 974, 976, 978, 980, 982, 984, 986, 988, 990, 992, 994, 996, 998, 1000.

**BAVAFIA SEA AND FIRE INSURANCE COMPANY.**

**THE Undersigned having been appointed Agents in Hongkong for the above-named Company, are prepared to grant Policies against Sea Risks at current rates.**

**RUSSELL & Co.,**  
1022 Hongkong, 1st April, 1885.

**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**

**FROM and after this date the following rates will be charged on SHORT PERIOD Insurance, viz:**

Not exceeding 1 month 1/2 of the annual rate	
Above 1 month, and not exceeding three months, 1/2 do. do.	
Not exceeding six months, 1/2 do. do.	
Above six months the full annual rate.	

**GILMAN & Co., Agents,**  
North British and Mercantile Insurance Company,  
696 Hongkong, 7th April 1885.

**YANG-TSE INSURANCE ASSOCIATION OF SHANGHAI.**

**CAPITAL AND SURPLUS 750,000 TAELS.**

**POLICIES granted on Marine Risks to all parts of the World, at current rates, and in addition to the usual brokerage, this Association now returns to all policy holders One-third of the yearly profits on Insurance business, divided pro rata to the net premium contributed.**

**RUSSELL & Co.,**  
1080 Hongkong, 26th December, 1870.

**Insurance.**

**DRESDEN INSURANCE COMPANY FOR SEA, RIVER, AND LAND TRANSPORT, DRESDEN.**

**THE** Undersigned having been appointed General Agents in China for the above Company, are prepared to accept risks and insure policies of Insurance at the current rates of Premium.

**CARLOWITZ & Co.,**  
*General Agents in China,*  
6m 2193 Hongkong, 15th December, 1871.

**NOTICE.**  
**IMPERIAL FIRE OFFICE.**

**FROM** and after this date the following rates will be charged **SHORT PERIOD** Insurances, viz:—

Not exceeding Ten days 1/2 of the annual rate  
Not exceeding 1 month 1/3 of the annual rate  
Above 1 month and not exceeding 3 months 1/4 do. do.  
Above 3 months and not exceeding 6 months 1/5 do. do.  
Above 6 months the full annual rate.

**GIBB, LIVINGSTON & Co.,**  
*Agents, Imperial Fire Insurance Company*  
15, Queen's Road, 13th December, 1869.

**MANCHESTER FIRE ASSURANCE COMPANY OF MANCHESTER AND LONDON.**

**THE** Undersigned have been appointed Agents for the above Company at Hongkong, Canton, Foochow, Shanghai, and Hankow, and are prepared to grant Insurances at Current Rates.

**HOLLIDAY, WISE & Co.,**  
1st 1893 Hongkong, 16th October, 1868.

**THE LIVERPOOL AND BOMBAY TRADING INSURANCE COMPANY.**

**THE** Undersigned having been appointed Agents for the above Company at this port, are prepared to grant Policies against Marine Risks at current rates.

**HOLLIDAY, WISE & Co.,**  
1st 777 Hongkong, 35th April 1870.

**THE LONDON ASSURANCE INCORPORATED BY ROYAL CHARTER**

**HIS MAJESTY KING GEORGE THE FIRST, A.D. 1720.**

**THE** Undersigned having been appointed Agents for the above Corporation, and prepared to grant Insurances as follows:—

**MARINE DEPARTMENT.**  
Policies at current rates, payable either here in London, or at the principal Ports of India, China, and Australia.

**FIRE DEPARTMENT.**  
Policies issued for long or short periods at current rates.

**LIFE DEPARTMENT.**  
Policies issued and sums not exceeding \$5,000 on reasonable terms.

**HOLLIDAY, WISE & Co.,**  
1st 1927 Hongkong, 1st November, 1870.

**COMPAGNIE LYONNAISE D'ASSURANCES MARITIMES.**

*Ecoutez anonymes libre au Capital de 6,000,000 de francs (six-millions francs).*

**THIS** Company, being established for purposes of Marine Insurance in the French Republic, has the following:—

**LIQD-FRANCAIS.** Capital of 6,000,000 francs.  
And with the **CIE FRANCAISE D'ASSURANCES MARITIMES.**  
Capital of ..... 6,000,000 francs.

Office of the ASSUREE the Security of a collective Capital of ..... 17,000,000 francs.

Agencies established, and Policies made payable in Lyons, Paris, London, Marseilles, Calcutta, Bombay, Yokohama, Hongkong and Shanghai.

**THE** Undersigned having been appointed Agents in China for the above-named Company, are prepared to accept Marine risks, foreign or coastwise, at current rates.

**RUSSELL & Co.,**  
1st 1377 Hongkong, 23rd July, 1870.

**CEAN MARINE INSURANCE COMPANY, LONDON.**

**INCORPORATED 1859.**

**CAPITAL, 21,000,000.**

**THE** Undersigned having been appointed Agents for the above Company, are prepared to accept Marine Risks and insure Policies at current rates.

**AUGUSTINE HEARD & Co.,**  
1st 1851 Hongkong, 7th June, 1867.

**THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.**

**No. 11, LEYHARD STREET, LONDON, E.C.**  
**ESTABLISHED 1821.**  
And empowered by special Acts of Parliament.

*Subscribed Capital ..... £2,000,000, Sterling.  
Total Invested Funds upwards of 2,750,000 "  
Annual Income " 320,000 "*

**THE** Undersigned having been duly appointed Agents for the above Company, are prepared to take risks against Fire, on the usual terms.

**OLIPHANT & Co.,**  
1st 2317 Hongkong, 7th December, 1869.

**UNIVERSAL MARINE INSURANCE COMPANY, LIMITED, (OF LONDON).**

**THE** Undersigned having been appointed Agents for the above Company at this Port, Shanghai, Foochow, Hankow, and Yokohama, are prepared to accept Marine Risks at Current Rates.

**GILMAN & Co.,**  
1st 497 Hongkong, 9th March, 1871. *Agents.*

**THE HONGKONG FIRE INSURANCE COMPANY, LIMITED.**

**REDUCTION IN RATES ON CHINESE RISKS.**

**ON** and after the 15th instant, the minimum rate for the insurance against Fire of Chinese Premises in this Colony will be reduced to two per cent. per annum.

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